

Winter Weather

Preparing your Property for the Winter

With winter approaching, below is some information about protecting your property from bad weather events. The frequency of storms and floods is increasing, and we've seen how damaging the repercussions can be.

Therefore, there are a number of protective measures you can consider taking to help prepare your property for cold conditions including:

- Have a professional plumber check your plumbing joints for leaks. Remember those which are hidden and keep an eye out for green discolouration on copper pipes – this could be a sign of a leak.
- Review your insulation to protect your pipes from freezing.
- Perform a comprehensive risk assessment to evaluate ice, flood and snow hazards including roof collapse from the weight of the snow.
- Check roofs, gutters and drains to make sure that they are in good working order.
- Implement slip – related safety measures, such as gritting or diversion to less slippery walkways. Don't forget that hard floors in entrance areas can become very slippery during wet or snowy weather.
- Assess the exterior lighting around your premises; with less hours of daylight, it may be harder for people visiting you to see icy and other slippery areas.
- Service the boiler annually before the winter months.
- Trim any trees near your home – taking this precaution before snow and ice weighs down branches, causing them to break is crucial.

Leaving your Property Vacant

If you are going to leave your property vacant for an extended period over the winter months please consider the following:

- Don't lower the heating too much to prevent existing water from freezing.
- Make sure pipes in unheated areas are insulated with high quality lagging, where accessible.
- Insulate water tanks.
- Make sure the property is visited regularly so that if any leaks occur, these can be dealt with quickly to limit the damage caused.

- If you cannot leave your heating on while you are away then turn your water off at the mains and drain all the pipes down before you go.

Frozen Pipes

A frozen pipe doesn't necessarily mean a disaster as long as you act quickly enough. If you discover a water pipe which is frozen but has not burst, take the following steps to prevent it from bursting to protect your property:

- Turn off the stopcock.
- Remove any furniture or equipment in the area which may get damaged by any leaking or escaping water, where safe and practical to do so.
- Open the tap closest to the area and begin gently warming the pipe with a hairdryer or hot water bottle, starting from the end closest to the tap and working away from the faucet.

Although pipes are inevitably damaged when they freeze, it's only possible to see bursts when the pipe begins to thaw.

If it is apparent that a pipe in your property has burst, you should:

- Turn off the stopcock and drain the system by opening taps in baths and sinks.
- Switch off your heating and if in doubt, your electricity at the mains.
- Contact your plumber immediately.

If you have any queries on this topic or any other insurance issues please contact us, we are always happy to help.

Contact Us

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